

B1 (Official Form 1)(04/13)

| United States Bankruptcy Court Southern District of West Virginia | | | | Voluntary Petition | |
|---|--|--|---|--|----------------------------------|
| Name of Debtor (if individual, enter Last, First, Middle): Wiley, Phillip Lowell | | | Name of Joint Debtor (Spouse) (Last, First, Middle): Wiley, Amanda Jo | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): | | |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-4800 | | | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2967 | | |
| Street Address of Debtor (No. and Street, City, and State): 52 Pvt. Dr. 199 Proctorville, OH <div style="text-align: right; font-size: small;">ZIP Code 45669</div> | | | Street Address of Joint Debtor (No. and Street, City, and State): 52 Pvt. Dr. 199 Proctorville, OH <div style="text-align: right; font-size: small;">ZIP Code 45669</div> | | |
| County of Residence or of the Principal Place of Business: Lawrence | | | County of Residence or of the Principal Place of Business: Lawrence | | |
| Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div> | | | Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div> | | |
| Location of Principal Assets of Business Debtor (if different from street address above): | | | | | |
| Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) | | Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other | | Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding | |
| Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: | | Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). | | Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts. | |
| Filing Fee (Check one box) <input type="checkbox"/> Full Filing Fee attached <input checked="" type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. | | Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). | | | |
| Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | | | | THIS SPACE IS FOR COURT USE ONLY |
| Estimated Number of Creditors <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> 1-49</div> <div><input type="checkbox"/> 50-99</div> <div><input checked="" type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> OVER 100,000</div> </div> | | | | | |
| Estimated Assets <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input checked="" type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div> | | | | | |
| Estimated Liabilities <div style="display: flex; justify-content: space-between; font-size: small;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input checked="" type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div> | | | | | |

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Wiley, Phillip Lowell**Wiley, Amanda Jo****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **Southern District of WV**

Case Number:

11-30205

Date Filed:

3/28/11

Location

Where Filed: **Southern District of WV**

Case Number:

05-23827

Date Filed:

10/07/05**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Scott G. Stapleton**May 3, 2013**

Signature of Attorney for Debtor(s)

(Date)

Scott G. Stapleton 3568**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)_____
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Wiley, Phillip Lowell

Wiley, Amanda Jo

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Phillip Lowell Wiley

Signature of Debtor **Phillip Lowell Wiley**

X /s/ Amanda Jo Wiley

Signature of Joint Debtor **Amanda Jo Wiley**

Telephone Number (If not represented by attorney)

May 3, 2013

Date

Signature of Attorney*

X /s/ Scott G. Stapleton

Signature of Attorney for Debtor(s)

Scott G. Stapleton 3568

Printed Name of Attorney for Debtor(s)

Stapleton Law Offices

Firm Name

**400 Fifth Avenue
Huntington, WV 25701**

Address

Email: bankrupter@charter.net

304-529-7391 Fax: 304-529-0103

Telephone Number

May 3, 2013

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Southern District of West Virginia**

In re **Phillip Lowell Wiley
Amanda Jo Wiley**

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Phillip Lowell Wiley
Phillip Lowell Wiley

Date: May 3, 2013

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court
Southern District of West Virginia**

In re **Phillip Lowell Wiley
Amanda Jo Wiley**

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Amanda Jo Wiley
Amanda Jo Wiley

Date: May 3, 2013

**United States Bankruptcy Court
Southern District of West Virginia**

In re **Phillip Lowell Wiley
Amanda Jo Wiley**

Debtor(s)

Case No.

Chapter

13

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **May 3, 2013**

/s/ Phillip Lowell Wiley

Phillip Lowell Wiley

Signature of Debtor

Date: **May 3, 2013**

/s/ Amanda Jo Wiley

Amanda Jo Wiley

Signature of Debtor

21st Mortgage
620 Market St.
One Centre Sq.
Knoxville, TN 37902

21st Mortgage
c/o Kentyn Keitch
P. O. Box 714
New Albany, OH 43054

21st Mortgage
Attn.: Legal
P. O. Box 477
Knoxville, TN 37901

AAFES
P. O.Box 1686
Birmingham, AL 35201

Aes/edamerica Bony
Pob 2461
Harrisburg, PA 17101

AFNI
P. O. Box 3517
Bloomington, IL 61702-3517

Afni
Po Box 3097
Bloomington, IL 61702

Afni
Attention: Bankruptcy
1310 Martin Luther King Dr
Bloomington, IL 61701

Afni, Inc.
Po Box 3427
Bloomington, IL 61702

Afni, Inc.
Attn: Bankruptcy
Po Box 3097
Bloomington, IL 61702

American Electric Power
P. O. Box 24404
Canton, OH 44701-4404

American Honda Finance
8601 Mcalpine Park Drive
Charlotte, NC 28211

American Honda Finance
Po Box 168088
Irving, TX 75016

Army & Air Force Exchange Services
Attn.: Office General Counsel
P. O. Box 650060
Dallas, TX 75265-0060

Bank Of America
Po Box 982235
El Paso, TX 79998

Bass & Associates
Suite 200 3936 East Ft. Lowell Road
Tucson, AZ 85712

Bass and Associates
3936 E Fort Lowell Rd, Suite 200
Tucson, AZ 85712-1083

Cap One
26525 N Riverwoods Blvd
Mettawa, IL 60045

Capital 1 Bank
Po Box 85520
Richmond, VA 23285

Capital 1 Bank
Attn: Bankruptcy Dept.
Po Box 30285
Salt Lake City, UT 84130

Capital Management Services
726 Exchange St., Suite 700
Buffalo, NY 14210-1494

Capital One, N.a.
Po Box 71083
Charlotte, NC 28272

Capital One, N.a.
C/O American Infosource
Po Box 54529
Oklahoma City, OK 73154

Cash Net USA
200 W Jackson Blvd
4th Floor
Chicago, IL 60606

Charlie Platt
48 Township Rd. 1198
Chesapeake, OH 45619

Chase
802 Delaware Avenue 8th Floor
Wilmington, DE 19801

Chase - Cc
Po Box 15298
Wilmington, DE 19850

CitiFinancial
4010 Regent Blvd
Irving, TX 75063

Comenity Bank/Value City Rooms Today
4590 E Broad St
Columbus, OH 43213

Comenity Bank/Value City Rooms Today
Attention: Bankruptcy
Po Box 182686
Columbus, OH 43218

Consumer Adjustment
145 Syscamore Ave
Central Islip, NY 11722

Consumer Adjustment
145 Sycamore Ave
Central Islip, NY 11722

Convergent Outsourcing
P.O. 9004
Renton, WA 98057-9004

Credit Coll USA
16 Distributor Dr Ste 1
Morgantown, WV 26501

Credit Coll USA
Ccusa/Attn:Bankruptcy
16 Distributor Dr Ste 1
Morgantown, WV 26501

Credit Collections USA
P. O. Box 873
Morgantown, WV 26507-0873

Creditors Interchange
Po Box 2270
Buffalo, NY 14240

Discover Fin
Po Box 15316
Wilmington, DE 19850

Discover Fin
Po Box 6103
Carol Stream, IL 60197

Dottie Wiley
c/o Bureau for Child Support Enforcement
2699 Park ave., Suite 100
Huntington, WV 25704

Dottie Wiley
c/o WV Bureau of Child Support
350 Capitol St Rm 147
Charleston, WV 25301

Easy Storage of Proctorville
10 Stor-Mor Dr.
Huntington, WV 25705

Everbank
c/o Stacey Piepmeier
4805 Montgomery Rd., Suite 320
Cincinnati, OH 45212

Everhome Mortgage
c/o Christopher Phillips
4805 Montgomery Rd., Suite 320
Cincinnati, OH 45212

Everhome Mortgage Co
4500 Salisbury Rd
Jacksonville, FL 32216

Everhome Mortgage Co
Attn: Bankruptcy
8100 Nationsway
Jacksonville, FL 32256

Fed Loan Serv
Po Box 69184
Harrisburg, PA 17106

First Bank of Delaware
P O Box 37727
Philadelphia, PA 19101

First Data
4000 Coral Ridge Drive
Coral Springs, FL 33065

First Data
1307 Walt Whitman Rd
Melville, NY 11747

First Premier Bank
P.O. Box 5519
Sioux Falls, SD 57117

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104

First Premier Bank
P. O. Box 5529
Sioux Falls, SD 57117

First Premier Bank
PO BOX 5519
Sioux Falls, SD 57117-5519

First Premier Bank

Fnb Omaha
Po Box 3412
Omaha, NE 68103

Ford Motor Credit Corporation
P.o.box 542000
Omaha, NE 68154

Ford Motor Credit Corporation
National Bankruptcy Center
Po Box 6275
Dearborn, MI 48121

Frontier Communication
19 John St
Middletown, NY 10940

Fst Premier
3820 N Louise Ave
Sioux Falls, SD 57107

Fst Premier
Po Box 5524
Sioux Falls, SD 57117

Ge Capital Credit Card
Po Box 981439
El Paso, TX 79998

Ge Capital Credit Card
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076

General Insurance Co.
P. O. Box 305054
Nashville, TN 37230-5054

General Recovery Svc
Po Box 3755
Charleston, WV 25337

Genuine Parts Company
c/o David Pariser
150 East Mound St., Suite 308
Columbus, OH 43215

Georgia Student Financ
2082 E Exchange Pl
Tucker, GA 30084

GLA Collection Company, Inc.
Dept#002
P. O. Box 7728
Louisville, KY 40257-0728

Glockner Auto Credit
520 3rd. Ave.
Chesapeake, OH 45619

GMAC
3451 Hammond Ave
Waterloo, IA 50702

GMAC
Attention: Bankruptcy Dept.
1100 Virginia Drive
Fort Washington, PA 19034

Gmac Mortgage
3451 Hammond Ave
Waterloo, IA 50702

Great Lakes
P. O. Box 3059
Milwaukee, WI 53201-3059

H&R Block
P. O. Box 7235
Sioux Falls, SD 57117

Harris Origina
145 Syscamore Ave
Central Islip, NY 11722

Healthcare Financial Services
1204 Kanawha Blvd E
Charleston, WV 25338

Healthcare Financial Services
1204 Kanawha Blvd E
P. O. Box 3882
Charleston, WV 25338

Hsbc Bank
Po Box 5253
Carol Stream, IL 60197

Hsbc Bank
Attn: Bankruptcy
Po Box 5213
Carol Stream, IL 60197

Hsbc/suzuki
Po Box 703
Wood Dale, IL 60191

Ibo/Credit
1100 Charles Ave S
Dunbar, WV 25064

IC System Inc
444 Highway 96 East
P O Box 64887
St. Paul, MN 55164

Keybank Na
4910 Tiedeman Rd
Brooklyn, OH 44144

Lawrence County Treasurer
111 S. Fourth Street
Ironton, OH 45638

Lhr Inc
56 Main St
Hamburg, NY 14075

Marine Federal Credit
159 Brynn Marr Rd
Jacksonville, NC 28546

Marine Federal Credit
165 Center Street
Jacksonville, NC 28540

Med Express Billing
PO BOX 636536
Cincinnati, OH 45263-6536

Military Star/AAFES
3911 Walton Walker
Dallas, TX 75266

Military Star/AAFES
Aafes
Po Box 650060
Dallas, TX 75265

Mil Star
3911 Walton Walker
Dallas, TX 75266

Mil Star
Attention: Bankruptcy
Po Box 6250
Madison, WI 53716

Millennium Financial G
5770 Nw Expressway Ste 1
Warr Acres, OK 73132

Napa Genuine Parts Co.
c/o David Pariser
150 East Mound St., Suite 308
Columbus, OH 43215

Nationwde Ac
105 Decker Ct Ste 725
Irving, TX 75062

Nationwide Acceptance
105 Decker Ct Ste 725
Irving, TX 75062

Nationwide Acceptance
Attention: Bankruptcy
3435 N Cicero Ave
Chicago, IL 60641

Navy Fcu
Po Box 3700
Merrifield, VA 22119

Navy Fcu
Attention: Bankruptcy
Po Box 3000
Merrifield, VA 22119

Navy Federal Cr Union
Po Box 3700
Merrifield, VA 22119

Navy Federal Credit Union
Po Box 3600
Merrifield, VA 22116

Navy Federal Credit Union
Attention: Bankruptcy
Po Box 3000
Merrifield, VA 22119

Nco Fin/55
Po Box 13570
Philadelphia, PA 19101

NCO Financial
P. O. Box 15740
Wilmington, DE 19850

NCO Financial
P. O. Box 15110
Wilmington, DE 19850

Northland Group Inc.
Po Box 390846
Minneapolis, MN 55439

OBHS
P. O. Box 219
Barboursville, WV 25504

Ohio Centric/glelsi
2401 International Ln
Madison, WI 53704

Orchard Bank
35A Rust lane
Boerne, TX 78006

Orchard Bank, c/o Household Cr. Services
P.O. Box 5222
Carol Stream, IL 60197-5222

Penn Credit Corp.
P. O. Box 988
Harrisburg, PA 17108-0988

Publishers Clearing House
P. O. Box 26301
Lehigh Valley, PA 18002-6301

River Park Hospital
1236 6th Avenue
Huntington, WV 25701

Social Security Administration
Office of Central Operations
1500 Woodland Dr.
Baltimore, MD 21241-1500

St. Mary's Hospital
2900 First Avenue
Huntington, WV 25702

St. Marys Medical Center
2900 First Ave.
Huntington, WV 25702

Suntrust Mortgage/cc 5
1001 Semmes Ave
Richmond, VA 23224

Suntrust Mortgage/cc 5
Attention: Bankruptcy
Po Box 85092
Richmond, VA 23286

Suntrust Mortgage/cc 5
Attention: Bankruptcy Division
1001 Seemes Ave, Rvw-7941
Richmond, VA 23286

Target
Po Box 673
Minneapolis, MN 55440

Target
Po Box 59317
Minneapolis, MN 55459

Thinkcashfbd
Brandywine Commons
Wilmington, DE 19803

TMX Credit
500 Davis St., Ste. 1010
Evanston, IL 60201

Tnb-visa
Po Box 673
Minneapolis, MN 55440

Tnb-visa
Po Box 560284
Dallas, TX 75356

Transworld Systems, Inc.
Attn.: Janet
P. O. Box 550
Proctorville, OH 45669

U S Dept Of Ed/fisl/at
Po Box 4222
Iowa City, IA 52244

U S Dept Of Ed/fisl/at
Attn: Bankruptcy
61 Forsythe St Room 19t89
Atlanta, GA 30303

U.S. Bank
P.O. Box 1800
Saint Paul, MN 55101

Union Rome Twp Subsewer
PO Box 430
Chesapeake, OH 45619-0430

University Physicians & Surgeons
P. O. Box 715401
Columbus, OH 43271-5401

Us Dept Of Education
Po Box 5609
Greenville, TX 75403

Us Dept Of Education
Attn: Borrowers Service Dept
Po Box 5609
Greenville, TX 75403

USAA Federal Savings Bank
Po Box 47504
San Antonio, TX 78265

USAA Federal Savings Bank
10750 Mcdermott Fwy
San Antonio, TX 78288

Usaa Fsb
Po Box 33009
San Antonio, TX 78265

Usaa Savings Bank
10750 Mc Dermott
San Antonio, TX 78288

Vanguard Collector Ser.
210 Brooks Street Suite 100
Charleston, WV 25301

Verizon
1515 Woodfield Rd Ste140
Schaumburg, IL 60173

Verizon
Attn: Bankruptcy
Po Box 3397
Bloomington, IL 61702

Verizon
Verizon Wireless Department/Attn: Bankru
Po Box 3397
Bloomington, IL 61702

West Asset Management
PO Box 790113
Saint Louis, MO 63179-0113

WFNNB-Value City Furniture
P.O. Box 659704
San Antonio, TX 78265

Which Way USA
P. O. Box 4002858
Des Moines, IA 50347-2858

Zale/cbsd
Po Box 6497
Sioux Falls, SD 57117

Zale/cbsd
Attn.: Centralized Bankruptcy
Po Box 20363
Kansas City, MO 64195